
State:	Arkansas	Filing Company:	USABLE Life
TOI/Sub-TOI:	H11G Group Health - Disability Income/H11G.004 Other		
Product Name:	Group Endorsement - Discretionary Clauses in DI Po		
Project Name/Number:	Group Endorsements/AR001450100007		

Filing at a Glance

Company:	USABLE Life
Product Name:	Group Endorsement - Discretionary Clauses in DI Po
State:	Arkansas
TOI:	H11G Group Health - Disability Income
Sub-TOI:	H11G.004 Other
Filing Type:	Form
Date Submitted:	12/12/2012
SERFF Tr Num:	LSVX-G128807405
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	AR001450100007
Implementation	12/12/2012
Date Requested:	
Author(s):	SPI Life and Specialty Ventures
Reviewer(s):	Rosalind Minor (primary)
Disposition Date:	12/13/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State: Arkansas **Filing Company:** US Able Life
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.004 Other
Product Name: Group Endorsement - Discretionary Clauses in DI Po
Project Name/Number: Group Endorsements/AR001450100007

General Information

Project Name: Group Endorsements	Status of Filing in Domicile:
Project Number: AR001450100007	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type: Employer	Overall Rate Impact:
Filing Status Changed: 12/13/2012	
State Status Changed: 12/13/2012	Deemer Date:
Created By: SPI Life and Specialty Ventures	Submitted By: SPI Life and Specialty Ventures
Corresponding Filing Tracking Number:	

Filing Description:

Enclosed for your review and approval are endorsements to our policies and certificates containing Disability Income benefits. The purpose of these endorsements is to bring the policies and certificates into compliance with Proposed Rule 101, regarding discretionary clauses.

END-DISC (1-13) can be used with the following previously approved certificates:

GRP-C (5-09) - Group Certificate - Approved 2/18/2009
LTD-C (5-09) - Group LTD Certificate - Approved 3/17/2009

END-DISC2 (1-13) can be used with the following previously approved policies and certificates:

GPOL (11-99) - Group Policy - Approved 11/19/1999
GCRT (11-99) - Group Certificate - Approved 11/19/1999
GLTD-P (8-93) - Group LTD Policy - Approved 1/30/1995
GLTD-C (5-09) - Group LTD Certificate - Approved 1/30/1995
TLTD-P (9-98) - Group LTD Trust Policy - Approved 8/25/1998
TLTD-C (9-98) - Group LTD Trust Certificate - Approved 8/25/1998
VSTD-P (5-95) - Voluntary STD Policy - Approved 5/5/1995
VSTD-C (1-97) - Voluntary STD Certificate - Approved 5/5/1995
VSTD-P (2-01) - Voluntary STD Policy - Approved 2/9/2001
VSTD-C (2-01) - Voluntary STD Certificate - Approved 2/9/2001

END-DISC3 (1-13) can be used with the following previously approved policies and certificates:

VLTD-P (5-95) - Voluntary LTD Policy - Approved 5/5/1995
VLTD-C (2-97) - Voluntary LTD Certificate - Approved 5/5/1995
VLTD-P (2-01) - Voluntary LTD Policy - Approved 3/6/2001
VLTD-C (2-01) - Voluntary LTD Certificate - Approved 3/6/2001

END-DISC4 (1-13) can be used with the following previously approved policy and certificate:

HLTD-P (4-04) - LTD Policy - Approved 9/8/2004
HLTD-C (4-04) - LTD Certificate - Approved 9/8/2004

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Company and Contact

Filing Contact Information

Rob Wittenburg, Legal Product Specialist rwittenburg@usablelife.com
PO Box 1650 501-212-8877 [Phone] 8877 [Ext]
Little Rock, AR 72203-1650 501-235-8484 [FAX]

Filing Company Information

USAbLe Life CoCode: 94358 State of Domicile: Arkansas
PO Box 1650 Group Code: 876 Company Type: Life & Healh
Little Rock, AR 72203-1650 Group Name: Life and Speciality
(501) 375-7200 ext. [Phone] Ventures (LSV) State ID Number:
FEIN Number: 71-0505232

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
USAbLe Life	\$200.00	12/12/2012	65681077

SERFF Tracking #:	LSVX-G128807405	State Tracking #:		Company Tracking #:	AR001450100007
State:	Arkansas	Filing Company:	US	Able Life	
TOI/Sub-TOI:	H11G Group Health - Disability Income/H11G.004 Other				
Product Name:	Group Endorsement - Discretionary Clauses in DI Po				
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/13/2012	12/13/2012

State:	Arkansas	Filing Company:	US Able Life
TOI/Sub-TOI:	H11G Group Health - Disability Income/H11G.004 Other		
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Disposition

Disposition Date: 12/13/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Flesch Certification	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes

SERFF Tracking #:

LSVX-G128807405

State Tracking #:

Company Tracking #:

AR001450100007

State: Arkansas

TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.004 Other

Product Name: Group Endorsement - Discretionary Clauses in DI Po

Project Name/Number: Group Endorsements/AR001450100007

Filing Company:

US Able Life

Form Schedule

Lead Form Number: END-DISC (1-13)

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved-Closed 12/13/2012	Endorsement	END-DISC (1-13)	CERA	Initial		48.700	END-DISC (1-13).PDF
2	Approved-Closed 12/13/2012	Endorsement	END-DISC2 (1-13)	CERA	Initial		41.000	END-DISC2 (1-13).PDF
3	Approved-Closed 12/13/2012	Endorsement	END-DISC3 (1-13)	CERA	Initial		40.400	END-DISC3 (1-13).PDF
4	Approved-Closed 12/13/2012	Endorsement	END-DISC4 (1-13)	CERA	Initial		40.700	END-DISC4 (1-13).PDF

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



P.O. Box 1650 · Little Rock, AR 72203-1650

ENDORSEMENT

The following provision is hereby deleted from this Certificate:

Authority

The policyholder delegates to us and agrees that we have the sole discretionary authority to determine eligibility for participation or benefits and to interpret the terms of the policy.

We decide: (a) if a covered person is eligible for this insurance; (b) if a covered person meets the requirements for benefits to be paid; and (c) what benefits are to be paid by the policy. We also interpret how the policy is to be administered. What we pay and the terms for payment are explained in this certificate.

Signed for us at our Home Office on January 1, 2013.

US Able Life

A handwritten signature in black ink, appearing to read 'Jason Mann', is written over a horizontal line.

President



P.O. Box 1650 · Little Rock, AR 72203-1650

ENDORSEMENT

The following language is hereby removed from this Policy and Certificate:

USABLE Life shall have authority and full discretion to determine all questions arising in connection with the Plan benefits, including but not limited to eligibility, beneficiaries, interpretation of Plan language, and findings of fact with regard to any such questions. The actions, determinations, and interpretations of USABLE Life with respect to all such matters shall be conclusive and binding.

This means that should there be any question concerning how the plan applies:

1. to any claim for benefits;
2. concerning an employee's eligibility for Plan benefits;
3. concerning the determination of beneficiaries; or
4. to any other question or issue, whether one of fact or one of Plan interpretation;

USABLE Life is deemed to have the exclusive right and authority to resolve all such questions in the exercise of USABLE Life's sole discretion.

Signed for us at our Home Office on January 1, 2011.

USABLE Life

A handwritten signature in black ink, appearing to read 'Jason Mann', written in a cursive style.

President



P.O. Box 1650 · Little Rock, AR 72203-1650

ENDORSEMENT

The following language is hereby removed from this Policy and Certificate:

The following applies only when the interpretation of the Policy is governed by the Employee Retirement Income Security Act (ERISA), 29 U.S.C. 1001 et seq.:

USABLE Life shall have authority and full discretion to determine all questions arising in connection with the Plan benefits, including but not limited to eligibility, beneficiaries, interpretation of Plan language, and findings of fact with regard to any such questions. The actions, determinations, and interpretations of USABLE Life with respect to all such matters shall be conclusive and binding.

This means that should there be any question concerning how the plan applies:

1. to any claim for benefits;
2. concerning an employee's eligibility for Plan benefits;
3. concerning the determination of beneficiaries; or
4. to any other question or issue, whether one of fact or one of Plan interpretation;

USABLE Life is deemed to have the exclusive right and authority to resolve all such questions in the exercise of USABLE Life's sole discretion.

Signed for us at our Home Office on January 1, 2011.

USABLE Life

A handwritten signature in black ink, appearing to read "Jason Allen", written over a horizontal line.

President



P.O. Box 1650 · Little Rock, AR 72203-1650

ENDORSEMENT

The following language is hereby removed from this Policy and Certificate:

Who interprets policy terms and conditions?

US Able Life has full discretion and authority to determine eligibility for benefits and to construe and interpret all terms and provisions of the Group Insurance Policy.

Signed for us at our Home Office on January 1, 2011.

US Able Life

A handwritten signature in black ink, appearing to read 'Jason Mann', written over a light blue horizontal line.

President

SERFF Tracking #:	LSVX-G128807405	State Tracking #:		Company Tracking #:	AR001450100007
State:	Arkansas	Filing Company:	US	Able Life	
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Supporting Document Schedules

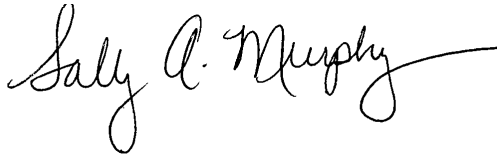
		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	12/13/2012
Bypass Reason:	Not a policy filing.		
		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	12/13/2012
Comments:			
Attachment(s):			
AR Readability Certification - END-DISC.PDF			

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: USAbLe Life

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
END-DISC (1-13)	48.7
END-DISC2 (1-13)	41.0
END-DISC3 (1-13)	40.4
END-DISC4 (1-13)	40.7 (scored with policy)



Signed: _____

Name: Sally A. Murphy
Title: Senior Counsel, Chief Compliance Officer and
Assistant Secretary

Date: 12/12/2012 _____